1.21 Islamic Banking System: Financing by Type[1]

Sistem Perbankan Islam: Pembiayaan Mengikut Jenis[1]

RM million — *RM juta*

As at end of	Overdraft	Term financing *Pembiayaan berjangka*											Bill Financing	Trust receipts	Revolving credit	Foreign currency financing	Others[2]	Total financing	
		Hire purchase *Sewa beli*		Leasing	Block discounting	Bridging financing	Syndicated financing	Factoring	Personal financing	Housing financing	Others	of which the maturity was: *yang mana tempoh matangnya:*							
		Total	of which: Passenger cars									Up to one year	More than one year						
	Overdraf	*Jumlah*	*yang mana: Kereta penumpang*	*Pajakan*	*Pendiskaunan secara blok*	*Pembiayaan penyambung*	*Pembiayaan bersindiket*	*Pemfaktoran*	*Pembiayaan peribadi*	*Pembiayaan perumahan*	*Lain-lain*	*Sehingga satu tahun*	*Melebihi satu tahun*	*Bil pembiayaan*	*Resit amanah*	*Kredit pusingan*	*Pembiayaan dalam mata wang asing*	*Lain-lain*[2]	*Jumlah pembiayaan*	*Akhir tempoh*
Jun-09																			*Jun-09*
Islamic banks	3,858.6	35,837.6	33,224.9	402.0	0.0	384.4	464.9	0.0	9,893.9	19,820.1	26,778.8	4,630.8	85,431.7	8,498.0	673.4	3,632.5	2,724.3	1,738.4	114,706.9	*Bank-Bank Islam*
Islamic banking scheme (IBS)	4.2	11.7	0.0	8.9	0.0	0.0	0.0	0.0	0.0	577.8	50.3	0.4	648.2	1.1	0.0	3.4	0.0	3.1	660.3	*Skim Perbankan Islam (SPI)*
Total	3,862.8	35,849.3	33,224.9	410.9	0.0	384.4	464.9	0.0	9,893.9	20,397.9	26,829.0	4,631.2	86,079.9	8,499.1	673.4	3,635.8	2,724.3	1,741.5	115,367.2	*Jumlah*
Jul-09																				*Jul-09*
Islamic banks	3,830.1	36,411.3	33,772.3	428.2	0.0	400.8	935.5	0.0	10,196.5	20,153.9	28,814.3	4,770.4	89,132.1	8,448.6	610.0	4,626.8	2,847.3	1,774.4	119,477.6	*Bank-Bank Islam*
Islamic banking scheme (IBS)	2.7	10.9	0.0	8.6	0.0	0.0	0.0	0.0	0.0	587.4	48.7	4.1	651.5	1.1	0.0	3.3	0.0	3.1	665.7	*Skim Perbankan Islam (SPI)*
Total	3,832.8	36,422.2	33,772.3	436.8	0.0	400.8	935.5	0.0	10,196.5	20,741.3	28,863.0	4,774.5	89,783.6	8,449.7	610.0	4,630.1	2,847.3	1,777.5	120,143.3	*Jumlah*
Aug-09																				*Ogos-09*
Islamic banks	3,927.6	37,052.6	34,364.7	449.3	0.0	398.2	1,017.4	0.0	10,454.3	20,336.5	29,543.7	4,977.0	92,209.6	8,511.5	602.2	4,633.5	2,918.7	1,808.2	121,653.7	*Bank-Bank Islam*
Islamic banking scheme (IBS)	2.3	10.7	0.0	8.2	0.0	0.0	0.0	0.0	0.0	591.7	47.8	3.7	654.6	1.1	0.0	3.3	0.0	3.1	668.1	*Skim Perbankan Islam (SPI)*
Total	3,929.9	37,063.3	34,364.7	457.5	0.0	398.2	1,017.4	0.0	10,454.3	20,928.1	29,591.5	4,980.8	92,864.2	8,512.6	602.2	4,636.8	2,918.7	1,811.3	122,321.9	*Jumlah*
Sep-09																				*Sep-09*
Islamic banks	3,918.3	37,645.8	34,675.6	451.9	0.0	397.3	1,031.0	0.0	10,818.7	20,905.4	29,346.0	3,993.1	94,562.8	8,452.7	566.2	4,596.7	2,884.8	1,803.0	122,817.8	*Bank-Bank Islam*
Islamic banking scheme (IBS)	2.4	10.2	0.0	7.8	0.0	0.0	0.0	0.0	0.0	593.5	47.0	3.3	655.2	1.1	0.0	3.3	0.0	3.1	668.3	*Skim Perbankan Islam (SPI)*
Total	3,920.7	37,656.0	34,675.6	459.7	0.0	397.3	1,031.0	0.0	10,818.7	21,498.9	29,393.0	3,996.4	95,218.0	8,453.7	566.2	4,600.0	2,884.8	1,806.0	123,486.1	*Jumlah*
Oct-09																				*Okt-09*
Islamic banks	4,070.0	38,126.4	35,508.7	500.4	0.0	394.5	1,067.5	0.0	11,118.0	21,324.4	30,203.2	3,983.8	96,738.0	8,336.7	606.1	4,848.4	2,974.6	1,786.4	125,356.7	*Bank-Bank Islam*
Islamic banking scheme (IBS)	1.4	9.7	0.0	7.4	0.0	0.0	0.0	0.0	0.0	595.0	46.7	2.9	656.0	1.1	0.0	3.3	0.0	3.1	667.7	*Skim Perbankan Islam (SPI)*
Total	4,071.4	38,136.2	35,508.7	507.8	0.0	394.5	1,067.5	0.0	11,118.0	21,919.4	30,249.9	3,986.7	97,394.0	8,337.8	606.1	4,851.7	2,974.6	1,789.4	126,024.4	*Jumlah*
Nov-09																				*Nov-09*
Islamic banks	4,086.6	38,630.4	35,998.0	652.5	0.0	403.2	1,424.7	0.0	11,483.4	21,726.4	33,455.9	4,152.7	101,637.3	8,240.1	622.8	5,005.9	2,992.9	1,821.8	130,546.6	*Bank-Bank Islam*
Islamic banking scheme (IBS)	2.9	9.3	0.0	7.1	0.0	0.0	0.0	0.0	0.0	596.5	46.4	2.5	656.8	1.1	0.0	3.3	0.0	3.1	669.6	*Skim Perbankan Islam (SPI)*
Total	4,089.4	38,639.7	35,998.0	659.6	0.0	403.2	1,424.7	0.0	11,483.4	22,322.9	33,502.3	4,155.2	102,294.1	8,241.2	622.8	5,009.2	2,992.9	1,824.9	131,216.2	*Jumlah*
Dec-09																				*Dis-09*
Islamic banks	4,200.2	39,155.2	36,498.9	753.7	0.0	413.5	2,504.4	0.0	11,727.3	22,126.3	34,402.2	4,176.8	103,932.6	8,055.8	652.9	5,265.7	3,132.9	1,904.5	134,294.6	*Bank-Bank Islam*
Islamic banking scheme (IBS)	3.3	8.9	0.0	6.7	0.0	0.0	0.0	0.0	0.0	602.0	46.1	2.1	661.5	1.1	0.0	3.3	0.0	3.1	674.4	*Skim Perbankan Islam (SPI)*
Total	4,203.5	39,164.1	36,498.9	760.4	0.0	413.5	2,504.4	0.0	11,727.3	22,728.3	34,448.3	4,178.9	104,594.0	8,056.9	652.9	5,269.0	3,132.9	1,907.6	134,968.9	*Jumlah*
Jan-10																				*Jan-10*
Islamic banks	4,162.5	39,736.9	37,032.6	752.9	0.0	391.9	2,528.2	0.0	11,965.0	22,579.9	35,473.1	4,231.9	106,269.2	7,973.5	675.5	5,395.8	3,252.4	1,935.1	136,822.8	*Bank-Bank Islam*
Islamic banking scheme (IBS)	11.0	8.4	0.0	6.4	0.0	0.0	0.0	0.0	0.0	606.3	45.6	1.8	664.9	1.1	0.0	3.3	0.0	3.1	685.1	*Skim Perbankan Islam (SPI)*
Total	4,173.5	39,745.3	37,032.6	759.3	0.0	391.9	2,528.2	0.0	11,965.0	23,186.3	35,518.7	4,233.7	106,934.1	7,974.6	675.5	5,399.1	3,252.4	1,938.1	137,507.9	*Jumlah*
Feb-10																				*Feb-10*
Islamic banks	4,057.7	40,243.0	36,131.7	750.7	0.0	427.1	2,510.9	0.0	12,773.4	23,148.8	35,355.8	4,031.2	107,296.5	7,755.7	698.5	5,371.5	3,273.1	2,037.8	138,403.9	*Bank-Bank Islam*
Islamic banking scheme (IBS)	2.9	8.2	0.0	6.0	0.0	0.0	0.0	0.0	0.0	604.4	45.4	1.6	662.4	1.1	0.0	3.3	0.0	3.1	674.3	*Skim Perbankan Islam (SPI)*
Total	4,060.6	40,251.1	36,131.7	756.7	0.0	427.1	2,510.9	0.0	12,773.4	23,753.1	35,401.2	4,032.8	107,958.9	7,756.8	698.5	5,374.8	3,273.1	2,040.9	139,078.2	*Jumlah*
Mar-10																				*Mac-10*
Islamic banks	4,131.3	40,902.4	38,155.5	749.9	0.0	440.2	2,016.1	0.0	13,020.6	23,828.8	36,098.9	3,911.5	109,305.4	7,807.7	712.9	5,480.0	3,471.0	2,039.3	140,699.0	*Bank-Bank Islam*
Islamic banking scheme (IBS)	0.0	7.7	0.0	5.6	0.0	0.0	0.0	0.0	0.0	529.2	0.1	1.2	541.4	1.1	0.0	3.3	0.0	3.1	550.1	*Skim Perbankan Islam (SPI)*
Total	4,131.3	40,910.1	38,155.5	755.5	0.0	440.2	2,016.1	0.0	13,020.6	24,358.1	36,099.0	3,912.7	109,846.8	7,808.8	712.9	5,483.4	3,471.0	2,042.4	141,249.1	*Jumlah*
Apr-10																				*Apr-10*
Islamic banks	4,033.7	41,459.3	38,638.9	786.5	0.0	464.8	1,998.7	0.0	13,344.4	24,374.8	36,936.6	3,932.6	110,668.6	7,812.9	679.2	5,504.9	3,507.3	2,081.7	142,984.8	*Bank-Bank Islam*
Islamic banking scheme (IBS)	1.1	7.4	0.0	5.4	0.0	0.0	0.0	0.0	0.0	529.4	0.1	0.2	542.0	1.1	0.0	3.3	0.0	3.1	550.8	*Skim Perbankan Islam (SPI)*
Total	4,034.7	41,466.7	38,638.9	791.9	0.0	464.8	1,998.7	0.0	13,344.4	24,904.3	36,936.6	3,932.8	111,210.6	7,813.9	679.2	5,508.2	3,507.3	2,084.8	143,535.6	*Jumlah*
May-10																				*Mei-10*
Islamic banks	4,075.5	41,957.2	39,137.4	769.8	0.0	465.0	1,985.4	0.0	13,712.1	24,805.4	40,921.3	3,941.8	115,384.8	8,002.7	738.2	5,537.2	3,460.5	2,044.8	148,475.1	*Bank-Bank Islam*
Islamic banking scheme (IBS)	0.0	7.1	0.0	5.1	0.0	0.0	0.0	0.0	0.0	525.5	0.1	0.3	537.5	1.1	0.0	3.3	0.0	3.3	545.5	*Skim Perbankan Islam (SPI)*
Total	4,075.5	41,964.3	39,137.4	774.9	0.0	465.0	1,985.4	0.0	13,712.1	25,331.0	40,921.3	3,942.2	115,922.3	8,003.8	738.2	5,540.6	3,460.5	2,048.1	149,020.7	*Jumlah*
Jun-10																				*Jun-10*
Islamic banks	4,135.8	42,483.1	39,590.9	772.1	0.0	411.4	2,938.4	0.0	14,085.1	25,295.8	42,200.9	4,239.3	118,717.9	7,986.7	709.9	5,823.4	3,623.7	1,900.9	152,367.1	*Bank-Bank Islam*
Islamic banking scheme (IBS)	0.0	6.9	0.0	4.8	0.0	0.0	0.0	0.0	0.0	524.2	0.1	0.9	535.1	1.1	0.0	3.4	0.0	3.3	543.7	*Skim Perbankan Islam (SPI)*
Total	4,135.8	42,489.9	39,590.9	776.9	0.0	411.4	2,938.4	0.0	14,085.1	25,820.0	42,201.0	4,240.2	119,253.0	7,987.8	709.9	5,826.7	3,623.7	1,904.2	152,910.8	*Jumlah*

Note: IBS-Islamic Banking Scheme

Sub-total may not necessarily add-up to grand total due to rounding

1 Include financing sold to Cagamas

2 Comprises credit cards, staff financing, share margin financing and other financing

3 Effective December 2008, Islamic banking scheme data represent IBS of Commercial and Investment/Merchant banks.

Nota: SPI - Skim Perbankan Islam

Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghampiran angka.

1 Termasuk pembiayaan yang dijual kepada Cagamas.

2 Terdiri daripada kad kredit, pembiayaan kakitangan, pembiayaan saham margin dan pembiayaan lain.

3 Mulai Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar